

1. What do I need to do to get paid?

In order to be paid on time, these steps must be completed:

1. Complete your registration with your nominated umbrella company.
2. Ensure you sign your timesheets off via the Opogo app.
3. The school must have signed off your timesheets by the cut-off time.

Cut off times are as follows:

- Candidate timesheet sign off = 11:59pm Sunday evening.
- School timesheet sign off = Wednesday afternoon.
- Umbrella company sign up = you will need to have completed your registration by Thursday midday.
- If you have not signed on with an umbrella company during your onboarding, we will automatically send your details to Generate.

You will be sent reminders throughout the registration and payroll process which include weekly reminders to sign off your timesheet (email, text, app notifications).

We work with Generate FS as our preferred umbrella company as this ensures you are registered and paid in the most efficient and effective manner.

If you have any issues with your timesheet or have problems accessing the platform, please email accounts@opogo.com with the details.

We can only process timesheets that have been signed off by both the candidates and the schools.

2. When will I get paid?

You will be paid every Friday, a week in arrears. This is done weekly, to prevent any timesheets from being missed and therefore being unpaid. Any timesheets that have not been signed off, by yourself or the school, will not be processed until the following week's payroll. This will also be the case if your timesheets are signed off after the cut off times listed in Q1.

3. How will I get paid?

Providing you have completed your registration, you will be paid via your selected Umbrella company. All payments are made on a Friday and can be made up to 5pm on that day.

4. Am I able to be paid directly by Opogo?

Unfortunately, due to the IR35 legislation, we are not able to accept invoices directly from any candidate, for the assignments that have been carried out. It is company policy that the only way you will be able to work through us, within the guidelines set by HMRC/Government, is to be paid through a third-party payroll company.

5. What is an Umbrella Company?

In the UK, an umbrella company directly employs contractors and freelancers who work inside the IR35 regulations. Generally, an umbrella company's services are administrative and accountancy-based - such as managing timesheets, calculating PAYE tax and NI contributions, invoicing the client, collecting monies, and paying the contractor. An umbrella company gives you legal employee status and handles all the paperwork. It's the simplest solution for most contractors, with no unexpected tax bills and because you have one continuous employment it's much easier to secure important things like loans and mortgages too.

6. Which is the best umbrella company to use?

We recommend Generate as they are FCSA accredited and offer the highest levels of customer service to ensure you're paid on time. Opogo has a special low rate agreement in place with Generate which means you will pay less compared to other umbrella companies.

7. Which umbrella companies can I use?

To ensure we offer the best service to all our candidates, we only work with a select group of payroll companies, that have passed our quality standards and vetting process. These are:

- Generate (PAYE & Umbrella option) <https://generate-fs.co.uk/opogo/>
- Pentagon Group <https://pentagongroupltd.com/thames-teachers-opogo/>
- Key Portfolio <https://keyportfolio.co.com>
- MainPay <https://www.mainpay.co.uk>
- People Group <https://peoplegroupservices.com>
- Epayme <https://www.epayme.co.uk/>

8. What will be deducted from my pay?

There are two sets of deductions required:

1. Deductions from your Agency Receipts to get to your Taxable Pay amount

1. Employer's National Insurance
2. Apprenticeship levy
3. Employer's pension contributions
4. Company Margin

2. Deductions from your Taxable Pay

1. Employee's National Insurance
2. PAYE income tax
3. Employee's Pension Contributions
4. Student/Post Graduate Loan Repayments (if applicable)

For more information please see short video from Generate that explains your payslip and deductions in more detail

<https://www.loom.com/share/4f5b8bcd55ae48bfb3c838bd2cb3491c>

9. Why am I paying two lots of NI?

Before you became a contractor, your client/school would have employed you directly, and they'd pay their Employers' National Insurance taxes. As a contractor, however, your client/school is not directly linked to you (the contractor), as there's an intermediary in the way (the umbrella company). The umbrella (not the client) is your employer in this relationship and therefore is liable to pay employment taxes.

When you are employed directly with a client you would have been paid a salary, however when you are paid through an umbrella company you are paid an assignment rate. From this rate you have employer costs taken which then leaves you with your salary. The employer costs are the following – Employer's National Insurance, Employer's Pension Contributions, Apprenticeship Levy and Umbrella Margin.

10. Why am I paying a company margin, and what should I be paying?

The umbrella margin or administration fee, is the amount an umbrella retains each week/month from the funds it receives from an agency or client. The margin received by the umbrella company is used to cover its own costs, including staffing costs, IT costs, processing fees, property overheads, and bank charges, providing contractor insurance, and also to pay for other costs such as SSP and SMP.

This is usually agreed in advance with the agency or client. When a contractor speaks to an umbrella company for the first time the umbrella company should disclose its agreed margin to the contractor and include the margin in an illustration given to the contractor.